

Information to identify the case:

Debtor 1	Francisco C Ledesma	Social Security number or ITIN	xxx-xx-1819
	First Name Middle Name Last Name	EIN	--
Debtor 2	Shirley Lyn C Ledesma	Social Security number or ITIN	xxx-xx-8320
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-35049-JKS			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Francisco C Ledesma
aka Francisco C Ledesma III, aka Francisco
Cruz Ledesma III

Shirley Lyn C Ledesma
aka Shirley Lyn Castaneda Ledesma

4/7/22

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Francisco C Ledesma
Shirley Lyn C Ledesma
Debtors

Case No. 18-35049-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 07, 2022

User: admin
Form ID: 3180W

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Total Noticed: 78

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2022:

Recip ID	Recipient Name and Address
db/jdb	Francisco C Ledesma, Shirley Lyn C Ledesma, 60 E 1st St, Clifton, NJ 07011-1004
cr	+ SN Servicing as servicer for U.S. Bank Trust Natio, Friedman Vartolo, LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530-1631
518133909	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
517936148	+ Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
517936151	+ Nissan-Infinity, Attn: Bankruptcy, PO Box 660360, Dallas, TX 75266-0360
518449312	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
517936178	+ Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424
519549609	U.S. Bank Trust National Association,, as Trustee of BKPL-EG Basket Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka CA 95501
519549610	U.S. Bank Trust National Association,, as Trustee of BKPL-EG Basket Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka CA 95501, U.S. Bank Trust National Association, as Trustee of BKPL-EG Basket Trust
519307306	+ US Bank Trust NA, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
519307307	+ US Bank Trust NA, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501, US Bank Trust NA SN Servicing Corporation 95501-0305
518570360	+ Wilmington Savings Fund Society, FSB, c/o AMIP Management, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740-2799

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 07 2022 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 07 2022 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RECOVERYCORP.COM	Apr 08 2022 00:43:00	Synchrony Bank/c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517936146	EDI: HNDA.COM	Apr 08 2022 00:43:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
517936150	+ EDI: HNDA.COM	Apr 08 2022 00:43:00	America Honda Finance, Attn: Bankruptcy Dept, PO Box 168088, Irving, TX 75016-8088
518008566	Email/PDF: bncnotices@becket-lee.com	Apr 07 2022 20:41:43	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517936152	+ Email/PDF: bncnotices@becket-lee.com	Apr 07 2022 20:41:57	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
517936153	+ Email/PDF: bncnotices@becket-lee.com	Apr 07 2022 20:53:19	Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517936147	+ EDI: LCIBAYLN	Apr 08 2022 00:43:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Fl, Coral Gables, FL 33146-1873
518021274	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 07 2022 20:41:50	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368,

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Total Noticed: 78

			Greenville, SC 29603-0368
517936154	+ EDI: CAPITALONE.COM	Apr 08 2022 00:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518017009	+ EDI: AIS.COM	Apr 08 2022 00:43:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517936155	EDI: CAPITALONE.COM	Apr 08 2022 00:43:00	Capital One Services, LLC, PO Box 30285, Salt Lake City, UT 84130-0285
518057303	+ EDI: CITICORP.COM	Apr 08 2022 00:43:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517936156	+ EDI: WFNNB.COM	Apr 08 2022 00:43:00	Comenity Capital/mprc, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517936157	+ EDI: WFNNB.COM	Apr 08 2022 00:43:00	Comenitycb/modellvisa, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517936158	+ Email/PDF: creditonebknofications@resurgent.com	Apr 07 2022 20:41:46	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
517936160	+ EDI: CITICORP.COM	Apr 08 2022 00:43:00	Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
517936180	+ EDI: CITICORP.COM	Apr 08 2022 00:43:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
518057277	EDI: Q3G.COM	Apr 08 2022 00:43:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517936159	+ EDI: NAVIENTFKASMDOE.COM	Apr 08 2022 00:43:00	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
517936161	+ EDI: AMINFOFP.COM	Apr 08 2022 00:43:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
517936162	+ EDI: PHINGENESIS	Apr 08 2022 00:43:00	Genesis Bc/celtic Bank, Attn: Bankruptcy, 268 South State Street Ste 300, Salt Lake City, UT 84111-5314
518048635	Email/PDF: resurgentbknofications@resurgent.com	Apr 07 2022 20:41:52	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517936163	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 07 2022 20:41:43	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517936164	+ EDI: NAVIENTFKASMSERV.COM	Apr 08 2022 00:43:00	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518048381	EDI: NAVIENTFKASMSERV.COM	Apr 08 2022 00:43:00	Navient CFC, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
518048380	EDI: NAVIENTFKASMSERV.COM	Apr 08 2022 00:43:00	Navient PC TRUST, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
518062769	EDI: NAVIENTFKASMDOE.COM	Apr 08 2022 00:43:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
517936165	+ Email/Text: electronicbkydocs@nelnet.net	Apr 07 2022 20:37:00	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
517963368	+ EDI: ECMC.COM	Apr 08 2022 00:43:00	Nelnet obo College Assist, c/o Education Credit Management Corp, PO Box 16358, St. Paul, MN 55116-0358
518033724	EDI: PRA.COM	Apr 08 2022 00:43:00	Portfolio Recovery Associates, LLC, C/o Synchrony Car Care, POB 41067, Norfolk VA 23541
518709186	EDI: PRA.COM	Apr 08 2022 00:43:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

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518709187	EDI: PRA.COM	Apr 08 2022 00:43:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518051779	EDI: PRA.COM	Apr 08 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
518028008	EDI: PRA.COM	Apr 08 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Banana Republic, POB 41067, Norfolk VA 23541
518046979	EDI: PRA.COM	Apr 08 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Bp, POB 41067, Norfolk VA 23541
518028063	EDI: PRA.COM	Apr 08 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Gap, POB 41067, Norfolk VA 23541
518028011	EDI: PRA.COM	Apr 08 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
518062112	EDI: PRA.COM	Apr 08 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o LORD&TAYLOR, POB 41067, Norfolk VA 23541
518028562	EDI: PRA.COM	Apr 08 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
518046940	EDI: PRA.COM	Apr 08 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
517964125	+ EDI: JEFFERSONCAP.COM	Apr 08 2022 00:43:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518044248	EDI: Q3G.COM	Apr 08 2022 00:43:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518044250	EDI: Q3G.COM	Apr 08 2022 00:43:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518025084	EDI: Q3G.COM	Apr 08 2022 00:43:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
517936168	+ EDI: RMSC.COM	Apr 08 2022 00:43:00	Syncb/PLCC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517936166	+ EDI: RMSC.COM	Apr 08 2022 00:43:00	Syncb/ccsycc, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517936167	+ EDI: RMSC.COM	Apr 08 2022 00:43:00	Syncb/cheapoair Dc, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518050744	+ EDI: RMSC.COM	Apr 08 2022 00:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517936169	+ EDI: RMSC.COM	Apr 08 2022 00:43:00	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517936432	+ EDI: RMSC.COM	Apr 08 2022 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517936170	+ EDI: RMSC.COM	Apr 08 2022 00:43:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517936171	+ EDI: RMSC.COM	Apr 08 2022 00:43:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517936172	+ EDI: RMSC.COM	Apr 08 2022 00:43:00	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517936173	+ EDI: RMSC.COM		

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		Apr 08 2022 00:43:00	Synchrony Bank/Banana Republic, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517936174	+ EDI: RMSC.COM		
		Apr 08 2022 00:43:00	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517936175	+ EDI: RMSC.COM		
		Apr 08 2022 00:43:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517936176	+ EDI: RMSC.COM		
		Apr 08 2022 00:43:00	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
518062733	+ Email/Text: bncmail@w-legal.com		
		Apr 07 2022 20:37:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517936149	Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Apr 07 2022 20:37:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
517936177	EDI: WTRRN BANK.COM		
		Apr 08 2022 00:43:00	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
518049121	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		
		Apr 07 2022 20:37:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518747149	Email/PDF: bncnotices@becket-lee.com		
		Apr 07 2022 20:41:51	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518063148	EDI: WFFC.COM		
		Apr 08 2022 00:43:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
517936179	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net		
		Apr 07 2022 20:37:00	US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

TOTAL: 66

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518052154	*+	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1873
518570361	*+	Wilmington Savings Fund Society, FSB, c/o AMIP Management, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740-2799

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 09, 2022

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 7, 2022 at the address(es) listed below:**

Name	Email Address
David G. Beslow	on behalf of Debtor Francisco C Ledesma yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
David G. Beslow	on behalf of Joint Debtor Shirley Lyn C Ledesma yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor Metropolitan Life Insurance Company dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing as servicer for U.S. Bank Trust National Association as Trustee of BKPL-EG Basket Trust, bankruptcy@friedmanvartolo.com
Marie-Ann Greenberg	magecf@magtrustee.com
Mark Goldman	on behalf of Joint Debtor Shirley Lyn C Ledesma yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubileebk.net
Mark Goldman	on behalf of Debtor Francisco C Ledesma yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubileebk.net
Maxine Evans	amipbk@ghidottiberger.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor Metropolitan Life Insurance Company rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12